

TO : UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

Chapter 9
CASE NO 13-53846
Hon. Steven W Rhodes

CLASS 10 PERS PENSION CLAIM --- RETIREES
DROP - PARTICIPANTS

RESPONSE TO ORDER REGARDING PARTICIPATION
AT THE CONFIRMATION HEARING BY CREDITORS
WHO FILED OBJECTION WITHOUT AN ATTORNEY
page 1 item 3

A. NAMES OF THE WITNESSES

NICHOLAS DEGEL
WALTER STAMPER
MYRON TERRELL
DOBORAH WILKERSON
NANCY A CAPERS

U.S. Bankruptcy Court
E.D. Michigan
FILED

2014 AUG 19 11:56

FILED

b. Petition of George Lyons (# 3915)

Regarding the Employee Benefit Plan
ALLEGED FALSIFICATION OF WORKERS
COMPENSATION APPLICATION
YEAR OF SERVICE NOT COUNTED AS VESTED

d Some of the proposed EVIDENCE will be duplicative of my ORIGINAL CLAIM

E Cover 3 pages

item 1 (8) pages Letter to Council President
MAY 23, 2005

item 2. Response to Dec 19, 1997
Nicholas Degel 5 pages

item 3 Annuity Balance Report 1/31/2003

item 4-5 Two 1 page letters to Nicholas
DEGEL both dated JAN 5, 2000

item 6 PFRS Annuity Statement
2005 - 2006

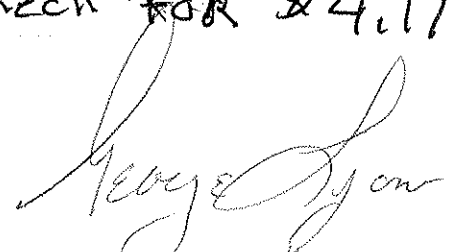
item 7 FACE Sheet

item 8 ASDF TOTAL Annuity 6/30/1999

item 9 NANCY A. CAPER received
UNCHASED (REAL) checks for
\$30,447.43 AND

item 10 UNCHASED check for \$4.17

08.18.14


George Lyons

To: United States Bankruptcy Court
Eastern District of Michigan
Southern Division

Chapter 9
Case No. 13-53846

Class 10 PFRS Pension Claim-- Retirees
Drop- Participants

I submit (1) 8 page letter to council president date May 23, 2005.

I have objections to the plan.

Your Hon. Steven W. Rhodes, first I submit (1) 5 page letter to the pension managers Nicholas Degel, Walter Stampor and Deborah Wilkerson have corrupted my duty disability status (insurance) stippened with my signature to verify their lies about money owed me from their secret accounts. They have altered original documents, manufactured false application and pay-outs to fit their conversion scheme. I quote (notice (regarding proposed changes to pension in the city plan of (adjustments and your right to vote on the plan). page 14 item 4.

The monthly pension amount that you earn after July 1, 2014 is called your new accrued pension. The pension formula that currently applies to your pension, for purposes of determining whether you are vested in your new pension.

First I challenge the PFRS data whether the new accrued pensioners are vested or not. I submit item (2) annuity balance report 1 page dated 1-31-2003.

A. Kind of retirement

Converted Disability from Duty New Plan- wrong

B. Date Retirement Effected

9-29-1994 – wrong

C. Pension 19,317.38 – wrong

D. Annuity Savings to be refunded

35,200.75

The PRFS manager issued me 2 checks 1 for 30,447.43 and 4,171. Items (7) (8). Again the PRFS managers have changed the pay-outs. When I spoke with Deborah Wilkerson. I was given item (8) transfer annuity from ASDF list to the system. Total Annuity 6/30/1994 35,200.75.

During this time the 2 checks expired. I submitted (7,8) copies of those 2 checks not cashed to be replaced per manager in Finance Division.

It is my testimony to this Court that the PRFS has to this date paid nothing of the 99,712.77.. Nor can I talk to anyone but Deborah Wilkerson. Her statements all concern we have not seen those checks and the PRFS records show we owe you nothing. Yes I have objection to this Plan. This is criminal Pension FRAUD.

- A. Vested----No
- B. Annuity status---- Duty disability
- C. Payroll Status--- Disability
- D. Total Annuity--- \$ 98,037.80

You will be entitled to elect into a deferred retirement
Option Plan (drop)

I never chose or elected into the (drop) plan.

Items (3) (4)

Next I submit two 1 page letters dated January 5. 2000.

PFRS's manager Nicholas Degel has manufactured due
City bill then transferred my signature to another document
for another purpose. He states.....We have reviewed
your records.

Further that I made choices concerning the employees
benefit plan. This is a lie.

The allowed class for voting of \$50,391.00 is wrong.

I submit (5) PFRS Annuity statements for 2005-2006.

Three (3) things of interest on this document.

A. Your accumulated balance on July 1,2005.

\$99,712.72

B. Your accumulated balance on June 30, 2006

\$0.00

C. 2005-2006 Fiscal year adjustment

Accounting Adjustment – 65,710.46

Refund – 35,200.75

What happened to the money, the 35,200.75 was due me.

Next I submit item (6) Face sheet calculation. This whole
document is wrong.

1/31/03 3:20 pm

1/31/03
 2 41

Retirement Systems City of Detroit Annuity Balance Report

LYONS, GEORGE

~~6634~~Pension Number 180031Revenue Group PoliceVested? NoAnnuity StatusDuty DisabiPayroll StatusDisabilityAddress 17553 TRACEY DETROIT, MI 48235(Post Tax) Non-Taxable Contribution

\$11,434.15

Last Annuity Date

01/31/2003

(Pre Tax) Taxable Contribution

\$0.00

Total Contribution

\$11,434.15

Taxable Interest

\$86,603.65

Adjustments

\$0.00

TOTAL ANNUITY

\$98,037.80



January 5, 2000

George Lyons
17553 Tracey St
Detroit Mi 48235-2635

Henry H2

Dear Retiree

- 1 We have reviewed your retirement records and find that as of January 1, 2000, you have a BALANCE DUE and owing the Retirement Systems of \$1,203.79.
- 2 This balance is a result of your choosing the following fringe benefits from the Employees Benefit Plan and not receiving sufficient retirement allowances to fully pay your required co-pay:
- 3 DEATH BENEFIT
COPS PRE 5-1-95 DPOA 4/95 BANKERS BASED, LSA 5-1-95 BC+BS BASED POLICE - DISABILITY \$0.09
SEMI 1 PRINCIPAL COVERAGE ONLY \$26.86
- 4 The fringe benefits which you have chosen to be covered for currently result in a monthly cost of \$26.95 and you are currently receiving a monthly retirement allowance of \$65.74; which results in an amount due the City of Detroit of -\$38.79 per month.
- 5 Accordingly, if you wish to continue to be covered for the fringe benefits which you have chosen, you are required to submit a check for -\$38.79 each month to the above address. There will NOT be a bill sent each month. Payments are your responsibility.
- 6 In addition, because you currently owe a balance of \$1,203.79, you must contact us NO LATER THAN January 21, 2000 to set up a repayment schedule.
- 7 Failure to submit payments by the 15th OF EACH MONTH for the benefits chosen, or to set up a repayment schedule will result in your benefits being cancelled.
- 8 Once benefits are cancelled, you will be ineligible to re-enroll for any benefits until all monies owed are repaid and we reach a re-enrollment period.
- 9 If you require any additional information or assistance, please contact my staff at (313)224-3362 x227.

Sincerely

Nicholas H. Degel
Executive Secretary

Hem
\$

January 12, 2000

George Lyons
17553 Tracéy St
Detroit Mi 48235-2635

Dear Retiree

We have reviewed your retirement records and find that as of January 1, 2000, you have a **BALANCE DUE** and owing the Retirement Systems of \$1,203.79.

This balance is a result of your choosing the following fringe benefits from the Employees Benefit Plan and not receiving sufficient retirement allowances to fully pay your required co-pay:

DEATH BENEFIT	\$0.09
COPS PRE 5-1-95 DPOA 4/95 BANKERS BASED, LSA 5-1-95 BC+BS BASED POLICE - DISABILITY	\$26.86
SEMI 1 PRINCIPAL COVERAGE ONLY	

The fringe benefits which you have chosen to be covered for currently result in a monthly cost of \$26.95 and you are currently receiving a monthly retirement allowance of \$65.74; which results in an amount due the City of Detroit of -\$38.79 per month.

Accordingly, if you wish to continue to be covered for the fringe benefits which you have chosen, you are required to submit a check for -\$38.79 each month to the above address. There will NOT be a bill sent each month. Payments are your responsibility.

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Once benefits are cancelled, you will be ineligible to re-enroll for any benefits until all monies owed are repaid and we reach a re-enrollment period.

If you require any additional information or assistance, please contact my staff at (313)224-3362 x227.

Sincerely,



Nicholas H. Degel
Executive Secretary

385-42-6634-0

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) _____ B. Date of Delivery _____

C. Signature _____ X _____

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below: _____

1. Article Addressed to:
George Lyons
17553 Tracéy
Det. MI. 48235
48235
U.S.S.

2. Article Number (Copy from service label)
P 289 512 858

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

PS Form 3811, July 1999 Domestic Return Receipt D.T. 102595-99-M-1789



City of Detroit

POLICE AND FIRE RETIREMENT SYSTEM

6912 WOODWARD AVENUE SUITE 908
DETROIT, MI 48226-3455



Annuity Statement for Fiscal 2005-2006

LYONS, GEORGE

Social Security Number XXX-XX-6634
Pension Number 180031

July 1, 2005 Balance

Pretax Contributions	\$0.00	
Interest	\$88,278.57	
7-1-2005 Taxable Balance		\$88,278.57

Nontaxable Contributions

Pre-1982 Contributions	\$0.00	
1982-1987 Contributions	\$11,434.15	
7-1-2005 Nontaxable Balance		\$11,434.15

Your accumulated balance on July 1, 2005

\$99,712.72

2005-2006 Fiscal Year Activity

Pretax Contributions	\$0.00
Interest	\$1,198.49
Nontaxable Contributions	\$0.00

2005-2006 Fiscal Year Adjustments

Accounting Adjustments	(\$65,710.46)
06/02/2006 Refund	(\$35,200.75)
Total 2005-2006 Fiscal Year Activity	(\$99,712.72)

Total Taxable Balance	\$0.00
-----------------------	--------

Total Nontaxable Balance	\$0.00
--------------------------	--------

Your accumulated balance on June 30, 2006

\$0.00

Rate of interest for 2006-2007 fiscal year is 7.1%

BOARD OF TRUSTEES

EX-OFFICIO MEMBERS

KWAME M. KILPATRICK	Mayor
ALBERTA TINSLEY-TALABI	Council Designate
JEFFREY BEASLEY	Treasurer
ELLA BULLY-CUMMINGS	Chief of Police
TYRONE C. SCOTT	Fire Commissioner

ELECTED MEMBERS

MARTY BANDEMER
GREGORY BEST
FRANK ENGLISH
JAMES MOORE
GEORGE ORZECH
PAUL STEWART

ROGER SHORT	Secretary
WALTER STAMPOR	Executive Secretary
CYNTHIA A. THOMAS	Administrative Secretary
REGINALD E. O'NEAL	Medical Director
RONALD ZAJAC	Legal Counsel

Face Sheet Calculations
City of Detroit Police and Fire Retirement System
Retirement Report to the Board of Trustees (Serial No: P-1491)

Membership Number P-180031		Name George Lyons				Appropriating Division Police		Social Security Number ██████-6634	
Title POLICE OFFICER		Department Police		Kind of Retirement Converted Disability from Duty (Police New Plan)					
Retirement # I-180031		Date of Application 04/06/2006		Date Retirement Effective 09/29/1994		Days from App to Effective -4207		(P & F Effective date must be 45-90 from the application)	
Date of Birth 07/14/1943		Sex M		Attained Age 51		Proof of Members Birth Date Birth Certificate		Date At Age 65	
P&F AVERAGE FINAL COMPENSATION					REGULAR RETIREMENT ALLOWANCE COMPUTATION				
Date From	Date To	Job Class	Job Title		Pension Service Credit	Years	Months	Days	
09/29/1989	09/29/1994	331011	POLICE OFFICER		Prior Service (old plan)	0	0	0	
					Membership Service	25	0	0	
					Military Service	0	0	0	
					Total Service	25	0	0	
					Factors				
Job Class	Max Salary	Months	Compensation Per Class		Straight Life Annuity Withdrawal Factor 0.005862				
331011	3066.25	60	\$183,975.00		On 09/29/1994 At Age → 51				
					Net Service Pension				
					AMOUNT				
					City Portion \$18,513.06				
					Annuity Portion \$804.32				
Total Compensation 60.00 \$183,975.00					Total Retirement Allowance \$19,317.38				
Average Final Compensation (AFC) \$36,795.00					TRANSFER OF FUNDS				
AFC	Service Years	Percent	Pension		From Annuity Savings to Annuity Reserve \$.00				
\$36,795.00	25	2.1	Reg.	\$19,317.38	Annuity Savings to be Refunded \$35,200.75				
\$36,795.00			Early		Annuity Savings Disability/Survivor Fund				
Msg: 7/1/1992 factor used for all service time.					From Annuity Savings to A.S.D.F \$.00				
					From A.S.D.F to Annuity Reserve				
Annuity Contributions \$11,434.15					From A.S.D.F to be Refunded				

BENEFICIARY DATA (SSN:)

Name of Beneficiary				Relationship		Sex	Option Elected
Date of Birth		Attained Age		Adjusted Joint Ages		Proof of Birth Date	

OPTIONAL RETIREMENT ALLOWANCES				OFFICE USE	
Regular or Option Factor Name		0 (Straight Life)			
Straight Life Annuity Factor		0.005862		Computed by	sh
% of Regular Allowance (option factor)*				Date	04/18/2006
Debit Fund	Yearly	Monthly		Checked by:	Date 04/18/2006
Pension/Reserve Accumulation	\$18,513.06	\$1,542.76		Created on	Date 04/18/2006
Annuity Reserve	\$.00	\$.00			
Retirement Allowance	\$18,513.06	\$1,542.76			
Adjusted Allowance	\$18,513.06	\$1,542.76			
* Note: Straight life					

The above computations are submitted to the Board of Trustees

Meeting Date

Retirement:

Approved

Denied

Executive Secretary

Item 8

TO TRANSFER ANNUITY BALANCE FROM ASDF LIST TO THE SYSTEM

NAME: LYONS, GEORGE

SS# [REDACTED]-6634 ✓

EFFECTIVE DATE ON ASDF: 10/15/82 ✓

BACK TO WORK DATE: N/A

JV # 263 DATE: 6/30/94

TOTAL AMOUNT TRANSFERRED TO ASDF \$14,224.00 ✓

LESS: PRINCIPAL

PRE-TAX PORTION \$0.00

POST-TAX PORTION..... 11,434.15

TOTAL PRINCIPAL \$11,434.15 ✓
=====

INTEREST PORTION TRANSFERRED 2,789.85

ADD: PRIOR YEAR'S INTEREST

JUNE 30, 1994 BALANCE \$35,200.75 ✓

LESS: AMOUNT TRANSFERRED 14,224.00 20,976.75

TOTAL INTEREST \$23,766.60 ✓
=====

SUMMARY:

POST-TAX CONTRIBUTION \$11,434.15

PRE-TAX CONTRIBUTION 0.00

INTEREST 23,766.60

TOTAL ANNUITY 6/30/94 \$35,200.75 ✓
=====

USRRP/ASF-TRF-SYSTEM

DATE 19-JAN-07

CUST. ACCT. NO.

VENDOR NAME GEORGE LYONS DN2

VENDOR NO. 1073864

INVOICE NO.	INVOICE DATE	DESCRIPTION	DISCOUNT AMOUNT	NET AMOUNT
INTPAY 615	20-DEC-06	POL-INTEREST PAYMENT	0.00	4.17
<p>Item 16</p> <p>Received original on 3/12/2013</p> <p>May Co</p> <p>To be replaced</p>				
PLEASE DETACH AND RETAIN THIS STATEMENT AS YOUR RECORD OF PAYMENT.			0.00	4.17

Thank You

THIS CHECK CONTAINS SAFETY FEATURES. DO NOT CASH UNLESS CHECK VERIFIED BY ARTIFICIAL WATERMARKS PRESENT ON BACK.

CHECK DATE	CHECK NUMBER	CHECK AMOUNT
19-JAN-07	1935784	*****4.17

PAY Four Dollars And 17 Cents*****

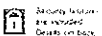
GEORGE LYONS DN2
17553 TRACEY
DETROIT, MI 48235

TO
THE
ORDER
OF

COMERICA BANK
Detroit, Michigan
www.comerica.com
9-9/720 42

No. 1935784

VOID 90 DAYS FROM DATE OF ISSUE



City of Detroit

Finance Department, Treasury Division
Central Disbursement Account


[Signature]
TREASURER

DATE 13-JUN-06

CUST. ACCT. NO.

VENDOR NAME LYONS GEORGE

VENDOR NO. 1069969

INVOICE NO	INVOICE DATE	DESCRIPTION	DISCOUNT AMOUNT	NET AMOUNT
3205008	09-JUN-06	HOLD FOR PAYMASTER-PF Ann Ref #	0.00	30,447.43
<p><i>Item 92</i></p> <p><i>Received original on 3/12/2013</i></p> <p><i>to be replaced</i></p>				
<p>NANCY A. CAPERS MANAGER I</p>  <p>CITY OF DETROIT FINANCE DEPARTMENT TREASURY DIVISION ROOM 150 DETROIT, MICHIGAN 48226 PHONE 313*224*3555 CapersN@detroitmi.gov</p>			0.00	30,447.43

PLEASE DETACH AND RETAIN THIS STATEMENT AS YOUR RECORD OF PAYMENT. *Thank You*

THIS CHECK CONTAINS SAFETY FEATURES. DO NOT CASH UNLESS CHECK PROTECT ARTIFICIAL WATERMARK IS PRESENT ON BACK

CHECK DATE	CHECK NUMBER	CHECK AMOUNT
13-JUN-06	1879028	*****30,447.43


PAY Thirty Thousand Four Hundred Forty-Seven Dollars And 43 Cents*****

TO THE ORDER OF
LYONS GEORGE
17553 TRACEY ST
DETROIT, MI 482352635
United States

COMERICA BANK
Detroit, Michigan
www.comerica.com
9-9/720 42

No. 1879028

VOID 90 DAYS FROM DATE OF ISSUE

 **City of Detroit**
Finance Department, Treasury Division
Central Disbursement Account

[Signature]
TREASURER

①
Jackie L. Currie
Detroit City Clerk's Office
5 Woodward Ave. Suite 200
Detroit, Michigan 48226

George Lyons
17553 Tracey
Detroit, Mi. 48235
313-341-3681

To: Council President Maryann Mahaffey
Date: May 23, 2005

Subject: Complaint-Requesting Hearing before City Council and
the Governing Board of the Employee Benefit Plan

Council President Mahaffey it is my understanding that you are a voting board member of the Employee Benefit Plan. I am requesting a formal hearing to resolve the following issues. I am also requesting that Walter Stampor and Myron Terrell (pension PFRS) be present to response and restate their current position of the \$1,220.99 balance due city:

1. Pension Statement-Employee Benefit Plan your current due city balance is \$1,220.99
2. Requesting pay-out of \$1,343.10 Bankers Life bill
3. Identify Theft-Fraudulent application to the Employee Benefit Plan
4. 10 years of non-payment of pension benefits and health benefits
5. Falsification of workers compensation applications
6. Requesting pay-out of 692 sick time, 132 comp time and 6 furloughs, plus interest
7. 13 years of service not counted as vested

Council President Mahaffey, I've said all of this before over the past 12 years. I've written many complaints demanding payment and clarification of my retirement pension records.

I submit (3) Complaint letters:

1. Councilwoman Joann Watson, Feb. 28, 2004, 12 pages
2. Councilwoman Sharon McPhail, May 23, 2005, 7 pages
3. Councilwoman Sharon McPhail & Denice Hughes, March 10, 2005
7 pages

Please try to feel what I'm saying. I am physically and mentally hurting. This is an EMERGENCY, 10 years without health care because of fraudulent application to the Employee Benefit Plan, and I need to see a doctor. I'm a 63 year old black man with (6), (Erik 14, Curtis 17, Lynn and Alyse 23, Derek 38, and Yarden

40) wonderful children and 8 grandchildren. In hindsight I don't know how I made it. How I paid off my house, paid my taxes, insurances, lights, water, gas, and a myriad of other pay-outs associated with being a parent, father, uncle, brother, son and citizen of Detroit.

Council President Mahaffey, the pension system is in real trouble with their accounting tactics, and you know this. I submit Detroit City Council 2005-2006 Budget Address, May 29, 2005, page 3 parg. 9, in part:

The Administration has consistantly ignored the deficit during the budget process, only addressing the deficit after publication of the Comprehensive Annual Financial Report (CAFA)

Council President Mahaffey, it's a fact of record (1999-2000 Audit) that the Auditor General, Mr. Harris, requested and got a variance departing from NALA's original agreement of zero-tolerance. I submit item August 25, 2004, 4 page letter to Blehm Financial, page 2 & 3, which identifies the agreement.

The PFRS board of trustee's has from 1995 until today refused to pay-out my earned Defined Benefit Plan funds which I contributed to and was taxed. Mr. Degel and Walter Stampor have acknowledged my request for payout, however they sight my so called failure to sign off on their wrong assumptions of my ability to return to active duty status. Their wrong assumption that I choose a new contract, that being the Defined Benefit/Defined Contribution Annuity Plan. Their wrong assumption that I joined the Employee Benefit plan, item Subject 2 Complaint Board of Trustee's fraudulent statements and active concealment item 1, Jan. 7, 1983 Fred Murphy 1 page. Their wrong assumption that I must re-retire under a new insurance and new Defined Contribution Annuity in accordance with the provisions of a new pension turst fund. item subject A conversion page 38, application for Service Ret.

It is my testimony that I never joined neither of these plans or cancelled my charter authorized disability pension benefits, for workers compensation. When I went to the pension office to review my pension file, I found many manufactured documents dealing with workers comp and Employee Benefit plan.

Council President Mahaffey, had I signed the Pension Trust fund application for disability retirement and John Hancock insurance disability form presented to me in their 1995 conversion scheme. This would have been a legal point of law called consciousness of guilty. My "admission" that I was not fit to return to active duty status. item Subject 2, Complaint Board of Trustees number

9. May 26, 1977 Grievant Billie L. Irwin, page 20, item 2, I quote in part:

B. The grievant, on his own initiative, applied to the City of Pontiac Employee's Retirement System for a non-duty disability retirement of September 9, 1976, and was subsequently granted, such retirement. This, in effect in my view, is admission by the grievant that he was not fit to return to active duty.

Complaint 1. Pension Statement Employees Benefit Plan, your current due city balance is \$1,220.99

The fiduciary billing and accounting practice of the PFRS and Employee Benefit Plan amounts to pension corruptiona and identity fraud. I submit Michigan Citizen, Dec. 12/18, 2004, page 4A, "JOB", titled Detroit City Ombudsman to Leave Job Open:

"Unfortunately other issues remain unresolved Edding wrote in his report "nothing" has changed in the Finance Department notification and billing system, which still does not provide properly tax credits or refund which may be due to them.

It is my testimony that the \$1205.94 due to the city is a false bill, manufactured by Mr. Nicholas Degel and Walter Stampor. I submit item Retirement Systems City of Detroit Pension payroll monthly pays 11/6/00, 12:03pm, ytd due city \$1205.94. The Employee Benefit Plan insurance company acts as third party bridges between my personal original records, which I have compared to the pension system data base. It's ironic how this Employee Benefit Plan insurance bill of \$1,205.94 due city mirrors the out of pocket \$1,343.10 payments I made to Bankers. The city refused to refund the \$1,343.10, item Banker Life and Casualty Company, 3 pages, Feb. 5, 1981, Nov. 12, 1980 and Oct. 20, 1981. I never joined neither of these plans or cancelled my charter authorized disability pension benefits for workers compensation. I submit (2) copies of a Feb. 16, 1989 letter from Thomas Zodredowski. Mr. Degel is the administrative secretary of these pension documents. The untyped Feb. 16, 1989 letter (A) was sent to me to sign and send back in, which I did not do. The typed Feb. 16, 1989 letter (B) was retrieved from the pension review file. I have many of these documented contridictions, to present for review. On 10/27/97, I mailed a (4) page letter to Mr. Degel requesting a hearing. First I submit item 10/27/97, Request Hearing to Mr. Nicholas Degel, 4 pages. I quote page 2, parg. 2:

....I have been without a check for the last 2 1/2 years and unable to use any part of pension bureau's health care benefits. In essence I'm being overcharged for health care

by way of moneys being deducted from my retirement fund with me having no say.

I submit December 19, 1997 response from Mr. Degel, 2 pages, I quote page 1, number 2:

2. The check stubs you have received since April, 1995, indicate a "due city" amount. This reflects coverage of your insurance coverage. Since you are not currently receiving a monthly check, our office is maintaining your insurance cost total, to be recovered when you select your retirement option, otherwise you would have lost insurance coverage.

Mr. Degel admits that I am not currently receiving a monthly check to pay my portion of co-pay for health care.

Mr. Degel admits that his office is maintaining the \$21. 71 increase insurance cost total which is not reflected in the 1995, 1996, and 1997 monthly pay. I submit items (3) Retirement System City of Detroit Pension Payroll monthly, pays. The next time I heard from Mr. Degel was Jan. 5, 2000, 1 page letter, 41 months after April 1995. I submit item Jan. 5, 2000, 5 page Response letter. I quote parg. 2:

This balance is a result of your choosing the following fringe benefits from the Employees Plan and not receiving sufficient retirement allowances to fully pay your required co-pay.

4. The fringe benefits which you have chosen to be covered for currently result in a monthly cost of \$26.95 and you are currently receiving a monthly retirement of \$65.74, which results in an amount due the City of Detroit of \$38.79 per month.

On Jan. 18, 2001, I submitted a 5 page rebuttal to Mr. Degel's Jan. 5, 2000, 1 page letter. I submit item Jan. 18, 2000, 5 page Response. I quote page 4, Comment:

Mr. Degel, your practice of borrowing signatures to authorize payments for insurance premium bills and making application for Workman Compensation and Disability claims violate my collective bargaining agreement. I reject your conversion policy as not being apart of my contract, therefore making your interpretation unfair and totally inadequate, I will not make any payments for the benefit plan or insurance scheme chosen by you or your staff, until I review the insurance bill and workmen's compensation claim filed.

Mr. Degel, I expect to be fully cancelled after the 15th of this month, Jan. 2000 from the Employees Benefit Plan.

I submit altered Jan.12, 2000, 1 page certified letter in dispute.

I submit item, May 17, 2004, 2 page letter to Ms..Tasha Cowan requesting---Third attempt to restate termination of George Lyons P/80031, SS#385-42-6634 from the Employee Plan and Death Plan.

Second, I submit item Detroit Police Officer Death Benefit Plan: Revised 10/12/73 accepted 11/7/73 page 1, I quote in part:

2.Exceptions

....shall be allowed to voluntarily continue as a paying member of the plan until he would first become eligible for regular full service retirement benefit.

I submit item, agreement between the City of Detroit and Detroit Police Association, I quote:

35.Death Benefit and Life Insurance

1. Membership:

Mandatory for regular employees

Council President Mahaffey, yes I was a member of the Death Benefit Plan, it was mandatory. However, this next document is an altered agreement. I submit item Detroit Police Officers Death Benefit Plan March 26, 1974, bottom Dis. Ret. 10-15-82, Reg. Ret. 9-29-94

I never voluntarily continued as a member of the Death Benefit Plan when eligible to do so. I submit item Detroit Police Officers Death Benefit Plan November 18, 1982, 1 page. The bottom is still attached, item Detroit Police Benefit and Protective Association, April, 23, 1980, 1 page. Policeman and Fireman Retirement System, attention Barbara Price, Sept. 13, 1982, 1 page, answers the question to Complaint 7. I am vested with 13 years.

The next item, Detroit Police Benefit and Protective Association, August 1, 1983, 1 page answers the question to Complaint 6. 13 years of service not counted as vested. The award of Umpire E.V.Ott on April 15, 1981 grievance 79-185, page 31, Subject 1, A. Conversion number 10, page 31, I quote:

Award

The grievance is granted. However, in view of Office Lyons refusal to fully cooperate with the Medical Section, he is afforded disability status with all accompanying benefits from October 26, 1978, to the present

Also I submit item September 4, 1981 Detroit Police Officers Association 1 page. I quote page 1, parg. 2:

As you know, the grievant was awarded backpay and benefits from October 25, 1978 through the present time

Both of these last statements deal with Complaint 5, 692 sick time, 132 comp time and 6 furloughs being changed to disability.

Council President Mahaffey, I believe the preference for original documentation is crucial in this dispute, item Petition 1103, with 3/Addendums, and 1 Complaint. It is my testimony that the Board of Trustee's (PFRS) pension accounting records and other official documentation have been altered and replaced with current false computer generated data. I have over the years challenged this material with my own original documentaion. The PFRS board of trustee's have suppressed my complaints and abused their I.R.S. qualification status dramatically in their pending financial turnaround with the pension obligation bond formula. The finance department just paid 20 million dollars in penalties and interest for not paying withholding tax for retirees. I submit subject 1, B Memorandum re: 13th check agreement all of page 11.

The board of trustee's conversion scheme was to switch traditional (Defined Benefit Plan) pensions to cash balance (Defined Contribution Annuity) plans. I submit (2) article, "House Acts to Shield Employees in Switch to Different Pensions."

First AARP bulletin, Jan. 2004, I quote in part:

The IRS halted approvals in 1999 after hundreds of older workers joined lawsuits alledging that their companies cash balance conversions violated federal age discrimination laws. Workers claimed they lost 20 to 50 percent of their pension benefits in the change overs.

Second AARP:

"If under current law, treasury cannot issue rules ensuring fairness in conversion, she says, new laws may be necessary."

Next I submit Pension Perspective, volume 4, issue 1, February 2002, page 1 and 2. I quote page 2 titled "1998 Defined

Contribution Plan (new 401 A plan):

page 1. City Council approved the new Defined Benefit Plan pension and the new 1998 Defined Contribution Plan on Nov. 30, 2001.

page 2. The 1998 Defined Contribution Plan which City Council approved is currently being reviewed by the Internal Revenue Service. The Internal Revenue Service must approve the plan before it can be implemented.

The City Council approved the new defined benefit plan pension, and the new 1998 defined contribution plan on Nov. 30, 2001. The question is, did their IRS approve the whole plan or just parts? What was the outcome?

Lastly, I submit item August 25, 2004, 4 page letter to Blehm Financial. I quote page 1, para. 3:

Second, Mr. Degel and Mr. Stampor are the top managers of the Detroit Pension System. I submit 3 letters;

- item 1. December 19, 1997, 2 pages from Mr. Degel
- item 2. February 18, 1999, 1 page from Mr. Zajac
- item 3. December 3, 1992, 2 pages from Mr. Stampor.

Next I submit June 8, 2004, 3 page letter from Blehm Financial to Walter Stampor.

Council President Mahaffey, has any council member over the past 10 years comprehended the amount of documentation submitted in the form of letters and complaints requesting a hearing?

It is beyond any civilized stretch of the imagination for an elected official to continue believing that "Mr. Lyons", the living document, has failed for 10 years to sign the proper papers, leaving the PFRS with a negative pay-out of over 250 thousand dollars, and growing.

These computer official information technology data base issues are serious in today's environment of fraud and identity theft. This complaint should be framed and real time to protect evidence. The truth should be presumed to be discoverable. Council should ask yourselves, what (?) incentive do these managers have to talk and explain the problems.

Thank You,
George Lyons

- Page 1. 1. Councilwoman Joann Watson Feb. 28, 2004 12 pages
 2. Councilwoman Sharon McPhail May 23, 2005 7 pages
 Complaint Denice Gibson, Calvin Hughes, Steven Miller, 7 pages
- Page 2. 3. Jan 7, 1983 Fred Murphy, 1 page
- Page 2. 4. Application for Service Ret.
- Page 3. 5. Detroit Pension System \$1205.94 due city
 6. Banker Life out of pocket payment of \$1343.10
- Page 3. 7. Feb. 16, 1989 letter (A) Thomas Zodredowski
- Page 3. 8. Feb. 16, 1989 letter (B)
- Page 3. 9. 10/27/97 Request Hearing, 4 pages
- Page 3. 10. December 19, 1997 Response from Mr. Degel
- Page 3. 11. 1995, 1996, 1997, and 1998
- Page 4. 12. Jan 5, 2000 1 page from Mr. Degel
- Page 4. 13. Jan 18, 2000 5 page rebuttal to Mr. Degel
- Page 4. 14. Jan 12, 2000 1 page altered certified letter
- Page 4. 15. May 17, 2004 2 pages to Ms. Tasha Cowan
- Page 4. 16. Det. Polkice Officer Death Benefit Plan revised
 10/12/73
- Page 5. 17. Det. Police Officers Death Benefit Plan March
 26, 1974
- Page 5. 18. Det. Police Officers Death Benefit Plan Nov. 18,
 1982 1 page
- Page 5. 19. Policeman & Fireman Retirement System, attention
 Barbara Price Sept. 13, 1982 1 page
- Page 5. 20. Det. Police Benefit & Protective Association
 Aug. 1, 1983
- Page 5. 21. September 4, 1981 Detroit Police Officers Assoc.
- Page 6. 22. AARP bullentin Jan. 2004 1 page

Page 7. 23.1998 Defined Contribution Plan Nov. 30, 2001 2
pages

Page 7. 24.August 25, 2004 4 pages to Blehm

Page 7. 25.December 19, 1997 2 pages from Mr. Degel

Page 7. 26.February 18, 1999 1 page from Mr. Zajac

Page 7. 27.December 3, 2002 2 pages from Mr. Stampor

Page 7. 28.June 8, 2004 3 page letter from Blehm to Mr. Stampor

City of Detroit
Board of Trustees
Police and Firemen
Retirement System

item (4)
2/17

Re: George Lyons #180031 SS. 385-42-6634
Date:
Subject: Response to December 19, 1997

Mr. Nicholas Degel

On 10-27-97 I filled a (4) pg "Request for Hearing" through you to the Pension Board of Trustee's. P. 1; Paragraph 1.

I have (4) complaints concerning errors, irregularities and unauthorized, hidden procedures in my dealing with the Pension Bureau and my Duty Disability.

Mr. Degel as a member of the Detroit Police and Firemen Retirement System the above statement was sufficient within the written format outlined in the City Charter and language of Random House Dictionary to set a date and continue the process by affording me a "Hearing"...the act of perception by perceiving, sound; an instance or session in which testimony and argument are presented before an official: in a timely manner. The next 3½ pages was my attempt to give some background information as required so that those elected board members present would or could have before them their data on the table ready to address the focus of my (4) complaints.

Mr. Degel after reviewing your letter of December 18, 1997 it is obvious that you have reclassified my original October 27, 1997 request for a hearing. This was done without directly denying my request nor was there any attempt to identify any rule or procedure to support the authority granted your position as Assistant Administrative Supervisor. Your statements 1 through 4 along with those 30 pieces of junk mail appears woefully inadequate in content and totally unacceptable in light of your re-interpretation of my stated intent for a hearing.

Mr. Degel I believe you have seriously erred, in my October 27, 1997 request I made the complaint
"unauthorized hidden procedures in my dealing with the Pension Bureau and my Duty Disability

parg. 2, Letter: Jan. 5, 2000

...and the following
Employees Benefit Plan and not
receiving sufficient retirement allowance to fully pay
your required co-pay.

Comment:

Mr. Degel, you were informed in 1997 (item, 10-27-97 Request Hearing) that there was a formal request to the Board of Trustee's. I quote page 1, parg. 1:

I have (4) complaints concerning errors, irregularities and unauthorized hidden procedures in my dealings with the Pension Bureau and my Duty Disability

I quote (De. 19, 1997 Response from Nicholas H. Degel) page 2, parg. 2:

2. The check stubs you have received since April 1995 indicate a "DUE CITY"

Mr. Degel you suggest that at some point in the past (date unknown) "We" reviewed your record. Further you say that I made choices concerning the employees benefit plan. I quote parg. 4, "you have chosen WRONG, Parg. 5, "which you have chosen WRONG. Parg. 7, "for the benefits chosen" wrong again. Mr. Degel let me be clear for the record, neither you or the Retirement System Trustees have my consent to transfer my signature. We have been in dispute since 1991. I quote item (10-27-97 Request Hearing 2 pages) page 2, parg. 2:

...I have been without a check for the last 2 1/2 years and unable to use any part of pension bureau's health care benefits. In essence I'm being overcharged for health care by way of money being deducted from my retirement fund with me having no say.

parg. 4 letter: Jan. 5, 2000

The fringe benefits which you have chosen to be covered for currently result in a monthly cost of \$26.95, and you are currently receiving a monthly retirement allowance of \$65.74; which results in an amount due the City of Detroit of \$38.79 pper month.

Comment:

Mr. Degel your attempt to disguise your investment problems

through false billing claims is a matter for the IRS item (10-27-97 Request Hearing) page 1, parag. 3:

Solution: Mail me my Federal 1099 Tax Form with explanation and an epilogue.

I also quote (Dec. 19, 1997 Response Nicholas Degel 2 pages) page 1, parag. 1, item 1:

1. You did not receive a form 1099 for 1996 because you did not receive any retirement benefits during that year. Your monthly pension benefits were stopped because you passed your 25th anniversary in September 1994 and have not selected your retirement option. Once you select your option and complete the necessary paperwork you will receive benefits retroactive to your conversion date.

Mr. Degel you and the Finance Director are bonded officers of the pension system, so it is legally hard to prove or know if your fiduciary misleading accounting of my pension account was , an honest mistake or fraud. While at the pension bureau, I was told that I would not be allowed to review the account's moneys accumulated to date in my unauthorized DIRECT DEPOSIT account. Nor was I allowed to review the consent policy in affect at that time. The clerk on duty pointed out to me that since I had signed a certified return letter, (item Jan. 5, 2000 bill 1,203,79), they could use that signature. I disagreed and complained that this was identity theft.

parag. 5 letter:

According, if you wish to continue to be covered for the fringe benefits which you have chosen, you are required to submit a check for-\$38.79 each month to the above address. There will not be a bill sent each month. Payments are your responsibility.

parag. 7 letter:

Failure to submit payment by the 15th of each month for the benefits chosen or to set up a re-payment schedule will result in your benefits being canceled.

parag. 8 letter:

Once benefits are canceled, you will be ineligible to re-enroll for any benefits until all moneys owed are repaid and we reach a re-enrollment period

Comment:

Mr. Degel your practice of borrowing signatures to authorize payments for insurance premium bills and making application for Workman Compensation and Disability claims violate my collective bargaining agreement. I reject your conversion policy as not being apart of my contract, therefore making your interpretation unfair and totally inadequate. I will not make any payments for any benefit plan or insurance scheme chosen by you or your staff, until I review the insurance bills and workmen's compensation claims filed.

Mr. Degel, I expect to be fully canceled after the 15th of this month, Jan. 2000 from the Employees Benefit Plan.

Statement:

Mr. Degel after reviewing my own records I wanted to know WHO, WHEN and WHAT records were being reviewed at the pension bureau.

parag. 9 letter:

If you require any additional information or assistance, please contact my staff at (313) 224-3362, ext. 227

I called for additional information I spoke to Deborah Tyler. I was informed that she would not be able to respond to any of the questions asked of her since she was not the author of the letter.

On. Jan. ,2000, I spoke with Myron Terrell, one of Mr. Degel's in house staff managers. Mr. Terrell had been identified by Deborah Tyler as the person to assist me in my phone inquiry. He first asked for my SS#, then name. Next he wanted me to identify the first two line of the correspondence via the phone. I did that. I then asked Mr. Terrell if Mr. Degel was in any way involved in this letter, his reply was "yes, he's the boss".

Mr. Terrell's telephone demeanor was crude like a street-pimp or bill-collector with a heavy emphasis on "I want my money". Mr. Terrell was adamant that as a pension payroll manager he had the authority to extrapolate the financial assumptions

inferred in his letter of Jan. 12 ,2000 (\$1, 203.79) and that was enough presumptive data to act and recover money due the city. Mr. Terrell administrative boast was that he had documentation before him on the computer to support his speculative assaults on my accurd pension savings account. Item (Annuity Savings Disability Fund) 1 page, also item (December 19,1997 Response from Nicholas Degel) page 1. parag. 1:

Your current annuity balance is \$47,267.92 as of December 12,1997.

I felt that Mr. Terrell failed in his dealing with me to provide acceptable information concerning a \$1,203.87 BALANCE DUE CITY. When questioned about the errors in that math billing (parag. 4)

Mr. Terrell admitted there were mistakes. He stated that my old account had been ZERO-OUT in 1994. Further, that since I had not signed the papers for conversion and that money was being moved from my DIRECT DEPOSIT account to pay my insurance premiums. I informed Mr. Terrell that I had not authorized a direct deposit account. Further that I would challenge his authority and wanted to STOP all funds being deducted from my pension account. Mr. Terrell stated with certainty that I had given my consent and that was his authority to act.

Mr. Degel, these secret money transfers without my authorization coupled with your incorrect, incomplete billing proofs are simply unacceptable. I expect a good faith effort from your department and billing to resolve this dispute fairly.

Thank you,
George Lyons